Case 16-26310 Doc 1 Filed 08/16/16 Entered 08/16/16 16:04:12 Desc Main Document Page 1 of 12

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Frankie		
		First name		First name
	license or passport).	Middle name	_	Middle name
	Bring your picture identification to your meeting with the trustee.	Nelson		
		Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	•		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2631		

Case 16-26310 Doc 1 Filed 08/16/16 Entered 08/16/16 16:04:12 Desc Main Document Page 2 of 12

Case number (if known) Debtor 1 Frankie Nelson

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	30 E 103rd Street	If Debtor 2 lives at a different address:
		Chicago, IL 60628 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Document Page 3 of 12 Case number (if known) Debtor 1 Frankie Nelson Part 2: Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? **Northern District of** 11/21/14 14-42157 When Case number District illinois District When Case number District When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is □ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When District Case number, if known

11. Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Document Page 4 of 12 Case number (if known) Debtor 1 Frankie Nelson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Frankie Nelson Page 5 of 12 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-26310 Doc 1 Filed 08/16/16 Entered 08/16/16 16:04:12 Desc Main Document Page 6 of 12

Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000 50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Frankie Nelson Signature of Debtor 2 Frankie Nelson Signature of Debtor 1 Executed on August 16, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

Frankie Nelson

Case 16-26310 Doc 1 Filed 08/16/16 Entered 08/16/16 16:04:12 Desc Main Document Page 7 of 12

Debtor 1 Frankie Nelson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie	W Fernandez	Date	August 16, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Bennie W	Fernandez		
Printed name			
Fernandez	z & Associates		
Firm name			
108 Madis	on		
Oak Park,	IL 60302		
Number, Street,	City, State & ZIP Code		
Contact phone	708-386-1812	Email address	bennie161@sbcglobal.net
Bar number & S	tate		

	Document Page	e 8 of 12		
Fill in this information to identify yo	ur case:			
Debtor 1 Frankie Nelsor				
First Name	Middle Name Last Name)	-	
Debtor 2				
(Spouse if, filing) First Name	Middle Name Last Name)	-	
United Ctates Dealermeter Count for the	NORTHERN DICTRICT OF ILL INDIC			
United States Bankruptcy Court for the	NORTHERN DISTRICT OF ILLINOIS		-	
Case number				
(if known)			☐ Check	if this is an
			amend	ded filing
Official Form 106D				
Schedule D. Creditor	s Who Have Claims Secur	ed by Propert	v	12/15
correduce b. or curtor.	Who have claims ceedi	od by 1 Topoli	<i>y</i>	12,10
	. If two married people are filing together, both ar tout, number the entries, and attach it to this form			
1. Do any creditors have claims secured b	ov your property?			
	this form to the court with your other schedule:	. You have nothing else	to report on this form	
	•	s. Tou have noulling else	io report on this lotti.	
Yes. Fill in all of the information	below.			
Part 1: List All Secured Claims				
2. List all secured claims. If a creditor has	more than one secured claim, list the creditor separa	Column A	Column B	Column C
for each claim. If more than one creditor ha	as a particular claim, list the other creditors in Part 2.	As Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabe	tical order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Cook County Treasurer	Describe the property that secures the claim:	\$5,514.93	\$5,514.93	\$0.00
Creditor's Name	25-10-323-049-0000	1	<u> </u>	•
P.O. Box 4488	As of the data was file the alaim in the state of			
Carol Stream, IL	As of the date you file, the claim is: Check all tha apply.	t		
60197-4488	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage o	r secured		
Debtor 2 only	car loan)			
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	1)		
$\hfill\square$ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)			
community debt				
Date debt was incurred	Last 4 digits of account number			
	<u> </u>			
2.2 Tcf Banking & Savings	Describe the property that secures the claim:	\$20,725.00	\$10,000.00	\$10,725.00
Creditor's Name	30 E 103rd Street Chicago, IL 60628	Ψ20,720.00	Ψ10,000.00	Ψ10,120.00
	Cook County			
	,			
405 N Roberts	As of the date you file, the claim is: Check all that apply.	t		
Saint Paul, MN 55101	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage o	r secured		
☐ Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	n)		
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit	•		
☐ Check if this claim relates to a	Other (including a right to offset)			

community debt

Case 16-26310 Doc 1 Filed 08/16/16 Entered 08/16/16 16:04:12 Desc Main Document Page 9 of 12

Debtor 1 Frankie No	elson			Case number (if know)		
First Name	Middle Na	ame Last Name		_		
Date debt was incurred	Opened 8/27/07 Last Active 12/06/12	Last 4 digits of account number	8001			
2.3 Tcf Banking &	Savings	Describe the property that secures the	claim:	\$87,051.00	\$20,000.00	\$67,051.00
Creditor's Name		30 E 100th Place Chicago, IL 60 Cook County)628			
405 N Roberts Saint Paul, MN		As of the date you file, the claim is: Checapply. Contingent	k all that			
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mort car loan)	gage or se	ecured		
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mechan	nic's lien)			
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit				
Check if this claim re community debt	elates to a	Other (including a right to offset)				
Date debt was incurred	Opened 01/07 Last Active 3/20/15	Last 4 digits of account number	8001			
	•	olumn A on this page. Write that number the dollar value totals from all pages.	here:	\$113,290.93	-	
Write that number her		ranna ranna mana pagaa.		\$113,290.93	3	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Advanced Medical Imagaing Center 111 N Wabash Ave Suite 620 Chicago, IL 60602

Advocate Christ Hospital P.O. Box 4256 Carol Stream, IL 60197-4256

Advocate Christ Hospital P.O. Box 4256 Carol Stream, IL 60197-4256

AMCA P. O> box 1235 Elmsford, NY 10523-0935

CBE Group 131 Tower Park Drive Suite 1 Waterloo, IA 50702

Choice Recovery Inc 1550 Old Henderson Rd Ste 100 Columus, OH 43220

City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292

Com Ed P.O. Box 6111 Carol Stream, IL 60197-6111

Comcast P.O. Box 3002 Southeastern, PA 19398-3002

Community Bank 129 N Main Street Amory, MS 38821

Community Bank North 129 N Main Street Amory, MS 38821 Cook County Treasurer P.O. Box 4488 Carol Stream, IL 60197-4488

Creditors Collection Bureau Po Box 63 Kankakee, IL 60901

Dependon Collection Services P.O. Box 4833 Oak Brook, IL 60523

Ltd Financial Services 7322 Southwest Freeway Houston, TX 77074

Malcom S Gerald & Associates 332 S Michigan Ave Suite 600 Chicago, IL 60604

Midstate Collection P.O. box 3292 Champaign, IL 61826

People Gas 130 E Randolph Drive Chicago, IL 60602

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Peoples Gas 200 East Randolph Chicago, IL 60601

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

TCF Bank & Savings P.O. Box 1270 Minneapolis, MN 55480

Tcf Banking & Savings 405 N Roberts Saint Paul, MN 55101

Tcf Banking & Savings 405 N Roberts Saint Paul, MN 55101

Terminix Processing Center P.O. Box 742592 Cincinnati, OH 45274-2592

Tronix Cntry 8001 Forbes Pl Springfield, VA 22151